



The present invention relates to novel water-in-oil compositions which exhibit unexpected storage stability and other characteristics in a high water content composition. The present compositions comprise a combination of dibehenyl fumarate, PEG 1500 dihydroxystearate and monoethanolamine stearamide (also, stearic monoethanolamide) in combination with an oil and water soluble, and optionally, numerous other ingredients or components. The compositions may be used as an emulsifier mixture, or as emulsions for formulating numerous compositions, and in particular, pharmaceutical or personal care products such as cosmetics and dermatological agents. The compositions according to the present invention are particularly useful as additives in dermatological products, including cosmetic compositions. The compositions exhibit a number of favorable characteristics which are particularly surprising, including one or more of enhanced storage stability, high water content (in certain cases, more than 50% up to about 90% by weight water), high inversion temperature, favorable feel (in certain cases, the compositions which actually exhibit a cooling sensation on the skin), an elegant appearance (shiny and/or smooth) and an ability to be formulated into compositions which are useful for unusual applications.